



*The Badge
of
Strength*



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Fire-Marks

Their *origin* and *use*: with special reference to the *mark* of the "HAND-IN-HAND"

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As children early learn that in carrying "My Lady to London," the four crossed hands make a clasp which is almost unbreakable, so have Philadelphians learned that the four clasped metal hands on a Fire-Mark symbolizes strength, and shows that the fire insurance on the building to which it is attached is carried by the old, reliable "Hand-in-Hand."

NEARLY every *Philadelphian* is familiar with the metal badges of the *Fire Insurance Companies* which appear high up on the front walls of the older houses, but few realize the significance which these *fire-plates*—or, more properly, *fire-marks*—bore in the early days of fire insurance.

With the modern fire department trained to respond quickly to all fires, without question as to whether the building menaced is insured or not, it is difficult for us to conceive of a fire company answering the alarm and, discovering that the building did not bear the *mark* of their own insurance company, quietly going home and to bed, leaving the fire

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to be put out by the owner with what assistance he might get from his neighbors. Yet such was the practice of the *Fire Brigades* of the early days. Each insurance company maintained its own corps of men trained to extinguish fires, and their activities were strictly confined to buildings insured in their own company. Indeed one *English Company* made it a rigid rule that its firemen were not to render assistance at any burning building which did not bear its own distinctive *mark*. The *mark* therefore was very useful. Many insurance policies were not complete until it had been affixed to the house.

With the advent of the *Paid Fire Department*—or even before, when the various *Volunteer Fire Companies* agreed to over-

look selfishly material considerations and in accordance with truly humane principles offer their assistance at every fire—the *fire-mark* lost its former usefulness and became merely a decorative emblem of the Company. Hence the distinction between the *fire-mark* and the *fire-plate*, the former being useful and the latter decorative.

The use of the *fire-mark* seems to have originated in *London*, and was almost coincident with the founding of the system of fire indemnity. It was in 1667, immediately after the great fire which devastated that metropolis, that *Dr. Nicholas Barbon* established the first office for the transaction of fire insurance. In 1680 his business was taken over by a company called the *Fire-Office*. This company maintained a *Fire*

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Brigade, the first of the organized and trained volunteer companies. It is at this time that the use of *fire-marks* began. They were made principally of lead, though later they seem to have been of tin, copper and cast-iron. The numbers of the policies for which they were issued were either stamped, cut-out or painted on the bottom. The *marks* were then painted, often in red and gold, making a very brilliant appearance. Most companies would not issue a policy for over 1500 pounds sterling; hence it frequently happened that a building having several of these gay *marks* affixed, would present to the world a decorative effect truly Oriental and bizarre. A rhyme published in 1816, referring to a certain English Lord, aptly says:

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‘For not e’en the Regent himself has endured
(Though I’ve seen him with badges and orders all shine
Till he looked like a house that was over insured)—’

On this side of the water the use of *fire-marks* began with the establishment of fire indemnity. As early as 1736 *Benjamin Franklin* and several other *Philadelphians* organized a brigade of men to fight fires. This became the *Union Fire Company* and had a very useful career for over eighty years. But although by this time there were any number of fire insurance companies operating in *London*, the colonists seem not to have given the matter of indemnity much thought until toward the middle of the century.

The first successful attempt to form an insurance company

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resulted in the *Philadelphia Contributionship for the Insurance of Houses from Loss by Fire*. This association of men for mutual indemnity was fashioned after the *Amicable Contributionship of London*. It adopted as its *mark* four leade hands, clasped and crossed, and mounted on a wooden shield, a modification of the two clasped hands of the London Company and hence was known as the "*Hand-in-Hand*" Insurance Society. That they early turned their thoughts to the matter of a proper *fire-mark* is shown by the fact that the Company was organized on April 13th, 1752, and at the meeting of May 20th, 1752, *Hugh Roberts*, one of the Directors, was directed "to treat with *John Stow** about

* *The same John Stow, who the next year recast the historic Liberty Bell, brought to this country in 1752, just after the founding of the Philadelphia Contributionship.*

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making the *marks* for Houses Insured," and on July 22nd, 1752, "An Order was drawn on the Treasurer to pay *John Stow*, for One hundred *Marks*, the Sum of Twelve pounds, ten Shillings." It would appear, therefore, that the use of *fire-marks* began in this country in 1752.

The assured was charged seven shillings, sixpence—or about a dollar and eighty-seven cents—for policy, survey and *mark*. Lest it be thought that the *Contributionship* derived an extraordinary profit from this charge, it must be said that the *marks* cost two shillings, sixpence apiece; the same sum was paid the *Surveyor* for each survey, leaving only about sixty-two cents to cover the cost of the policy, affixing the *mark*, and each policy's proportionate share of office expenses.

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The usefulness of the *fire-mark* in those early days is clearly shown by a significant extract from the minutes of the meeting of October 3rd, 1755, wherein it is related that the *Directors*

“proceeded to View the House of *Edward Shippen* in Walnut Street No. 103, that was damaged by means of a Fire which happen'd at the House of *William Hodge*, situate in that Neighborhood; Which House of *E. Shippens* having no *badge* put up. The *Directors* observing that much of the damage was done thro' Indiscretion, which they think might have been prevented had it appear'd by the *Badge* being placed up to Notify that the House was so immediately under their Care; to prevent the like Mischief for the Future; It is now Ordered that the Clerk shall go round and Examine who have not yet put up their *Badges*; and inform those that they are requested to fix them immediately, as the Major part of the Contributors have done, or pay *Nathaniel Goforth & William Rakestraw*, who is appointed for that service.”

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Upon the cancellation of the insurance on a building an allowance of two shillings, sixpence was made for the return of the *mark*, thereby reducing the original cost of the policy. This original cost remained seven shillings sixpence until the *Revolution*, when, because of the great demand for bullets, the *Clerk* was 'ordered to receive seventeen shillings Earnest for each policy after this date the Price of Lead being so much increased as to make this necessary.' (From the minutes of February 4, 1777.)

Having successfully weathered the Revolutionary storm the *Contributionship* set sail for a voyage which has brought it to the port of 1914 with colors flying. There is to-day no better flag to fly on your house than the four metal hands, crossed, with the thumb uppermost, on a wooden shield

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of black. Although the former usefulness of the *fire-mark* has become legendary, the "*Hand-in-Hand*" mark remains a notice to the world that the owner of the house on which it appears is secure in the knowledge that he is insured in the strongest active fire insurance company in the world.